

In re **Annette Marie Huling,  
Kenneth Myrl Huling**Case No. **07-60509**

## Debtors

**SCHEDULE B. PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	<b>J</b>	<b>48.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account St Cloud Federal Credit Union</b>	<b>J</b>	<b>382.00</b>
		<b>Savings Account at St Cloud Federal Credit Union</b>	<b>J</b>	<b>28.00</b>
		<b><u>Savings Account at Union Credit Union</u></b>	<b><u>H</u></b>	<b><u>100.00</u></b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Couch, 3 Chairs, End Table, Beds, Kitchen Table, Dining Room Table, Dresser, Computer, RCA TV, Sylvania TV, Sony DVD Player, Sony VCR, Maytag Washer, Maytag Dryer, Frigidaire Refrigerator, GE Stove, Freezer, Sharp Microwave, Pots, Pans, Dishes and Glasses</b>	<b>J</b>	<b>2,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>60 Books, 20 DVD's and 3 Pictures</b>	<b>J</b>	<b>200.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>J</b>	<b>500.00</b>
7. Furs and jewelry.		<b>Wedding Rings and Costume Jewelry</b>	<b>J</b>	<b>800.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Mountain Bike</b>	<b>J</b>	<b>200.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total >	<b>-4,158.00</b>
(Total of this page)	<b><u>4,258.00</u></b>

3 continuation sheets attached to the Schedule of Personal Property

In re **Annette Marie Huling,  
Kenneth Myrl Huling**Case No. **07-60509**

Debtors

**SCHEDULE B. PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000 Oldsmobile Intrigue (54,000 miles)</b>	<b>J</b>	<b>5,315.00</b>
		<b>2001 Dodge 2500 Quad Cab (69,000 miles)</b>	<b>J</b>	<b>11,075.00</b>
		<b>1968 Pontiac Tempest (129,000 miles)</b>	<b>H</b>	<b>1,500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.		<b>Karavan Snowmobile Trailer</b>	<b>J</b>	<b>300.00</b>
		<b>1995 Polaris XCR (5,000 miles)</b>	<b>J</b>	<b>450.00</b>

Sub-Total > **18,640.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

Form B6B  
(10/05)

In re **Annette Marie Huling,  
Kenneth Myrl Huling**

Case No. **07-60509**

Debtors

**SCHEDULE B. PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Carpenters Union Pension-Pension is ERISA qualified and not part of the bankruptcy estate. Listed for informative purposes only.</b>	<b>H</b>	<b>46,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>Wages owed to Debtor</b>	<b>W</b>	<b>50.00</b>
		<b>Wages owed to Co Debtor</b>	<b>H</b>	<b>1,000.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **47,050.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Annette Marie Huling,  
Kenneth Myrl Huling**

Case No. 07-60509

Debtors

**SCHEDULE B. PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		1996 Ski Doo Grand Touring 500	J	1,000.00
		Screwdrivers, Wrenches, Hammers and Carpenter Tools	J	<u>100.00</u> <del>1,500.00</del>
		Lawnmower, Rakes and Shovels	J	300.00
		<u>Carpenter Tools</u>	H	<u>1400.00</u>

Sub-Total >	<b>2,800.00</b>
(Total of this page)	
Total >	<b><u>72,648.00</u></b>
	<b><u>72,748.00</u></b>
(Report also on Summary of Schedules)	

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

Form B6C  
(4/07)

In re **Annette Marie Huling,  
Kenneth Myrl Huling**

Case No. **07-60509**

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDED**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Wages owed to Co Debtor</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>		<b><u>3,792.50</u></b>	<b><u>5,315.00</u></b>
<b>2000 Oldsmobile Intrigue (54,000 miles)</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b><del>5,315.00</del></b>	<b><del>5,315.00</del></b>
	<b><u>11 U.S.C. § 522(d)(5)</u></b>	<b><u>1,552.50</u></b>	
<b>2001 Dodge 2500 Quad Cab (69,000 miles)</b>	<b>11 U.S.C. § 522(d)(2)</b>	<b>1,135.00</b>	<b>11,075.00</b>
	<b>11 U.S.C. § 522(d)(5)</b>	<b>9,940.00</b>	
<b>1968 Pontiac Tempest (129,000 miles)</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,500.00</b>	<b>1,500.00</b>
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
<b>Karavan Snowmobile Trailer</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>300.00</b>	<b>300.00</b>
<b>1995 Polaris XCR (5,000 miles)</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>450.00</b>	<b>450.00</b>
<b>1996 Ski Doo Grand Touring 500</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Screwdrivers, Wrenches, Hammers and Carpenter Tools--</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b><u>100.00</u></b>	<b><u>100.00</u></b>
		<b><del>1,500.00</del></b>	<b><del>1,500.00</del></b>
<b>Lawnmower, Rakes and Shovels</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Carpenter Tools</u></b>	<b><u>11 U.S.C. § 522(d)(6)</u></b>	<b><u>1400.00</u></b>	<b><u>1400.00</u></b>

Total:

**~~72,648.00~~  
72,748.00**

**192,648.00**

In re **Annette Marie Huling,  
Kenneth Myrl Huling**Case No. **07-60509**

Debtors

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT - AMENDED**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Homestead Real Estate located at 905 36th Avenue North, St. Cloud, Stearns County MN 56303, legally described as:</b>	<b>11 U.S.C. § 522(d)(1)</b>	<b>0.00</b>	<b>120,000.00</b>
Lots Fourteen (14) and Fifteen (15) in Block Fourteen (14) in Pan Park Place Addition to the City of St. Cloud according to the Plat thereof now on file and of record in the Office of the Register of Deeds in and for said County being a part of SE1/4 of NE 1/4 of Sec. 9, T 124, R 28 on file and of record in the office of the County Recorder in and for Stearns County, Minnesota.			
<b>Cash on Hand</b>			
<b>Cash</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>48.00</b>	<b>48.00</b>
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Checking Account St Cloud Federal Credit Union</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>382.00</b>	<b>382.00</b>
<b>Savings Account at St Cloud Federal Credit Union</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>28.00</b>	<b>28.00</b>
<b>Savings Account at Union Credit Union</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>100.00</b>	<b>100.00</b>
<b>Household Goods and Furnishings</b>			
<b>Couch, 3 Chairs, End Table, Beds, Kitchen Table, Dining Room Table, Dresser, Computer, RCA TV, Sylvania TV, Sony DVD Player, Sony VCR, Maytag Washer, Maytag Dryer, Frigidaire Refrigerator, GE Stove, Freezer, Sharp Microwave, Pots, Pans, Dishes and Glasses</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>2,000.00</b>	<b>2,000.00</b>
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
<b>60 Books, 20 DVD's and 3 Pictures</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>200.00</b>	<b>200.00</b>
<b>Wearing Apparel</b>			
<b>Clothing</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>500.00</b>	<b>500.00</b>
<b>Furs and Jewelry</b>			
<b>Wedding Rings and Costume Jewelry</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>800.00</b>	<b>800.00</b>
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
<b>Mountain Bike</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>200.00</b>	<b>200.00</b>
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
<b>Carpenters Union Pension-Pension is ERISA qualified and not part of the bankruptcy estate. Listed for informative purposes only.</b>	<b>11 U.S.C. § 522(d)(10)(E)</b>	<b>46,000.00</b>	<b>46,000.00</b>
<b>Other Liquidated Debts Owning Debtor Including Tax Refund</b>			
<b>Wages owed to Debtor</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>50.00</b>	<b>50.00</b>

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

Annette Marie Huling  
Kenneth Myrl Huling  
Debtor(s).

**SIGNATURE DECLARATION**

Case No. \_\_\_\_\_

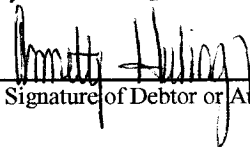
- ☐ PETITION, SCHEDULES & STATEMENTS  
☐ CHAPTER 13 PLAN  
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION  
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
☐ MODIFIED CHAPTER 13 PLAN  
☐ OTHER (Please describe:\_\_\_\_\_)

I [We], the undersigned debtor(s) or authorized representative of the debtor, ***make the following declarations under penalty of perjury:***

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 10-18-07

X

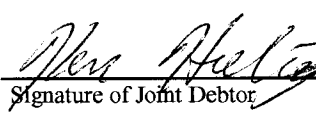


Signature of Debtor or Authorized Representative

**Annette Marie Huling**

Printed Name of Debtor or Authorized Representative

X



Signature of Joint Debtor

**Kenneth Myrl Huling**

Printed Name of Joint Debtor

**UNITED STATES BANKRUPTCY COURT  
District of Minnesota**

Case No: 07-60509

In re: Annette Marie Huling  
Kenneth Myrl Huling

Debtors

**CERTIFICATE OF MAILING**

The undersigned hereby certifies that a true copy of the Amended Schedule B and Amended Schedule C was mailed to all parties in interest at the addresses set forth in the exhibit which is attached hereto, by first class mail on October 19, 2007.

Date: October 19, 2007

/e/ WILLIAM P. KAIN - # 143005



**EXHIBIT**

NORTH SHORE AGENCY INC  
PO BOX 8901  
WESTBURY NY 11590-8901

ST CLOUD FEDERAL CREDIT UNION  
3030 1ST ST S  
ST CLOUD MN 56301

AMERICAN ACCOUNTS & ADVISERS  
3904 CEDARVALE DR  
SAINT PAUL MN 55122

ANESTHESIA ASSOCIATES  
PO BOX 725  
SAINT CLOUD MN 56302-0725

ASSET ACCEPTANCE  
PO BOX 2036  
WARREN MI 48090

ASSOCIATED RECOVERY SYSTEMS  
PO BOX 469048  
ESCONDIDO CA 92046-9048

CENTRACARE CLINIC  
1200 6TH AVE N  
SAINT CLOUD MN 56303-2736

CENTRAL MN EMERG PHYS  
C/O MIDWEST COLLECTION  
PO BOX 1181  
SAINT CLOUD MN 56302-1181

CENTRAL MN EMERGENCY PHYSICIAN  
1406 6TH AVE N  
SAINT CLOUD MN 56303-1901

CHASE NA  
800 BROOKSEGE BLV  
WESTERVILLE OH 43081

CITI CARDS  
PO BOX 6411  
THE LAKES NV 88901-6411

CITIBANK  
C/O ACADEMY COLLECTION  
PO BOX 16119  
PHILADELPHIA PA 19114-0119

COLLECTION RESOURCES  
PO BOX 2270  
SAINT CLOUD MN 56302-2270

CURTIS BARNES  
PO BOX 1390  
ANAHEIM CA 92815-1390

DIETMAN MORTGAGE  
411 3RD STREET N SUITE 105  
WAITE PARK MN 56387

DISCOVER FINANCIAL  
PO BOX 15316  
WILMINGTON DE 19850

ENHANCED RECOVERY CORPORATION  
8014 BAYBERRY RD  
JACKSONVILLE FL 32256-7412

FAIRVIEW  
CENTRAL BUSINESS OFFICE  
400 STINSON BLVD  
MINNEAPOLIS MN 55413

GLOBAL VANTEDGE  
PO BOX 10787  
SAN RAFAEL CA 94912-0908

GURSTEL STALOGH & CHARGO  
401 NORTH 3RD STREET SUITE 590  
MINNEAPOLIS MN 55401

GURSTEL STALOGH & CHARGO  
401 N 3RD ST SUITE 590  
MINNEAPOLIS MN 55401

HEALTH PARTNERS OF CENT MN  
1245 15TH STREET N  
SAINT CLOUD MN 56303

HILCO RECEIVABLES LLC  
5 REVERE DR  
NORTHBROOK IL 60062

HSBC  
C/O ASSET ACCEPTANCE  
PO BOX 2036  
WARREN MI 48090-2036

JC CHRISTENSEN  
PO BOX 519  
SAUK RAPIDS MN 56379-0519

JC PENNEY  
PO BOX 981402  
EL PASO TX 79998

JOSEPH CZECH  
15737 183RD STREET  
LITTLE FALLS MN 56345

LAW OFFICE OF CURTIS BARNES  
PO BOX 1390  
ANAHEIM CA 92815

MESSERLI & KRAMER  
3033 CAMPUS DR STE 250  
MINNEAPOLIS MN 55441

MICHAEL OBORSKY  
ST CLOUD FOOT  
106 DOCTORS PARK  
SAINT CLOUD MN 56303



MIDWEST COLLECTION  
PO BOX 1181  
SAINT CLOUD MN 56302-1181

MN DEPARTMENT OF REVENUE  
SAINT PAUL MN 55146-1750

NCO FINANCIAL  
PO BOX 15889  
WILMINGTON DE 19850-5889

NCO FINANCIAL SYSTEMS  
PO BOX 15740  
WILMINGTON DE 19850-5740

OMNIUM WORLDWIDE  
PO BOX 956842  
SAINT LOUIS MO 63195

QWEST  
C/O ALLIED INTERSTATE  
PO BOX 361597  
COLUMBUS OH 43236-1598

REGIONAL DIAGNOSTIC RADIOLOGY  
PO BOX 7366  
SAINT CLOUD MN 56302-7366

SAINT CLOUD CREDIT UNION  
3030 1ST ST S  
SAINT CLOUD MN 56301

SAINT CLOUD EFCU  
405 33RD AVE N  
SAINT CLOUD MN 56303

SMS HEALTH SERVICES  
2330 TROOP DRIVE STE 105  
SARTELL MN 56377

ST CLOUD EAR NOSE AND THROAT  
1528 NORWAY DR  
SAINT CLOUD MN 56303

ST CLOUD HOSPITAL  
1406 6TH AVE N  
SAINT CLOUD MN 56303

ST CLOUD ORTHOPEDIC  
1555 NORTHWAY DR  
SAINT CLOUD MN 56303-1258

TARGET NB  
PO BOX 673  
MINNEAPOLIS MN 55440

UNIFUND  
10625 TECHWOODS CIRCLE  
CINCINNATI OH 45242

UNIVERSITY OF MN PHYSICIANS  
SDS 12-1562 BOX 86  
MINNEAPOLIS MN 55486

VAN RU CREDIT  
10024 SKOKIE BLVD STE 2  
SKOKIE IL 60077-1109

WELLS FARGO  
PO BOX 5445  
PORTLAND OR 97208

WOLPOFF & ABRAMSON  
301 CARLSON PARKWAY  
SUITE 303  
HOPKINS MN 55305